

FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Case No: 22-10212-JCM
	:	
Scott T. Penzerro AND	:	Chapter 13
Angela M. Horner,	:	
Debtors,	:	
	:	Related to Docket No: 130
_____	:	
Scott T. Penzerro AND	:	
Angela M. Horner,	:	
Movants,	:	
	:	
vs.	:	
	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Respondent.	:	

CERTIFICATE OF NO OBJECTION

The undersigned hereby certifies that, as of the date hereof, no Answer, Objection or other Responsive Pleading to the *DEBTOR'S MOTION TO DISMISS CHAPTER 13 CASE*, filed on May 6, 2025, has been received. The undersigned further certifies that the Court's docket in this case has been reviewed and no Answer, Objection or other Responsive Pleading to the Complaint appears thereon. Pursuant to the Notice of Hearing, Objections to the Complaint were to be filed and served no later than May 23, 2025.

It is hereby respectfully requested that the Order attached to the Motion be entered by the Court.

Date: May 27, 2025

Respectfully submitted,
/s/ Daniel P. Foster, Esquire
Daniel P. Foster
PA I.D. # 92376
Foster Law Offices
1210 Park Avenue
Meadville, PA 16335
Phone: 814.724.1165
Fax: 814.724.1158
Email: dan@mrdebtbuster.com
Attorney for Debtor

CERTIFICATE OF SERVICE

I, the undersigned Paralegal of Foster Law Offices, certify under penalty of perjury that I am more than 18 years of age, and that I served a true and correct copy of the *Certificate of No Objection regarding Debtor's Motion to Dismiss Chapter 13 Case* by First-Class Mail, U.S. Postage Paid on the parties below*.

Executed on: **May 27, 2025**

By: /s/ Kathryn Schwartz
Kathryn Schwartz, PARALEGAL
FOSTER LAW OFFICES
1210 Park Avenue
Meadville, PA 16335
Tel 814.724.1165
Fax 814.724.1158

Label Matrix for local noticing
0315-1
Case 22-10212-JCM
WESTERN DISTRICT OF PENNSYLVANIA
Erie
Tue May 6 09:26:31 EDT 2025

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

AES
Attn: Bankruptcy
Po Box 64378
St. Paul, MN 55164-0378

Byrider Finance, LLC DBA CNAC
c/o Weltman, Weinberg & Reis Co LPA
965 Keynote Circle
Cleveland, OH 44131-1829

Car Now Acceptance C
Attn: Bankruptcy
12802 Hamilton Crossing Blvd
Carmel, IN 46032-5424

Credit Management Company
Attn: Bankruptcy
2121 Noblestown Road
Pittsburgh, PA 15205-3956

Flagstar Bank
Attn: Bankruptcy
5151 Corporate Drive
Troy, MI 48098-2639

Mariner Finance
Attn: Bankruptcy
8211 Town Center Drive
Nottingham, MD 21236-5904

Mollie, LLC dba Uown Leasing
10500 University Center Dr. Suite 140
Tampa, FL 33612-6415

(p)PERITUS PORTFOLIO SERVICES II LLC
PO BOX 141419
IRVING TX 75014-1419

Ally Bank c/o AIS Portfolio Services, LLC
4515 N. Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Quantum3 Group LLC
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Affirm, Inc.
Attn: Bankruptcy
30 Isabella St, Floor 4
Pittsburgh, PA 15212-5862

Capital One
Attn: Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130-0285

Cbe Group
Attn: Bankruptcy
Po Box 900
Waterloo, IA 50704-0900

EMP of Mercer County LTD
PO Box 92
Jackson Center, PA 16133-0092

(p)FLAGSTAR BANK FSB
5151 CORPORATE DRIVE
MAIL STOP E 115 3
TROY MI 48098-2639

Mariner Finance, LLC
8211 Town Center Drive
Nottingham, MD 21236-5904

NPRTO North-East, LLC
256 West Data Drive
Draper, UT 84020-2315

Phoenix Financial Services, LLC
Attn: Bankruptcy
Po Box 361450
Indianapolis,, IN 46236-1450

Ally Bank, c/o AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

1
U.S. Bankruptcy Court
U.S. Courthouse, Room B160
17 South Park Row
Erie, PA 16501-1169

Ally Financial
Attn: Bankruptcy
Po Box 380901
Bloomington, MN 55438-0901

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

Chimef/str
Attn: Bankruptcy
Po Box 417
San Francisco, CA 94104-0417

Fingerhut
Attn: Bankruptcy
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

Fnb Cons Disc Co
41-A Hadley Road Po Box 152
Greenville, PA 16125-0152

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222-4013

Primary Health Network
220 N Buhl Farm Drive #A
Hermitage, PA 16148-1786

Quantum3 Group LLC as agent for
 Sadino Funding LLC
 PO Box 788
 Kirkland, WA 98083-0788

Synchrony Bank
 c/o of PRA Receivables Management, LLC
 PO Box 41021
 Norfolk, VA 23541-1021

Synchrony Bank/Select Comfort
 Attn: Bankruptcy Dept
 Po Box 965060
 Orlando, FL 32896-5060

UPMC HEALTH SERVICES
 PO BOX 1123
 MINNEAPOLIS, MN 55440-1123

UPMC PHYSICIAN SERVICES
 PO BOX 1123
 MINNEAPOLIS, MN 55440-1123

US Department of Education
 PO Box 16448
 St. Paul, MN 55116-0448

Uown Leasing
 10500 University Center Dr 140
 Tampa, FL 33612-6415

Angela M. Horner
 1014 Arlington Drive
 Greenville, PA 16125-8885

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 Foster Law Offices
 1210 Park Avenue
 Meadville, PA 16335-3110

Ronda J. Winnecour
 Suite 3250, USX Tower
 600 Grant Street
 Pittsburgh, PA 15219-2702

Scott T. Penzerro
 1014 Arlington Drive
 Greenville, PA 16125-8885

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Flagstar Bank FSB
 5151 Corporate Drive
 Troy, MI 48098

Pendrick Capital Partners, LLC
 Peritus Portfolio Services II, LLC
 PO BOX 141419
 IRVING, TX 75014-1419

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Byrider Finance, LLC dba CNAC

(u)FLAGSTAR BANK N.A.

(u)FLAGSTAR BANK, FSB

(d)Ally Bank c/o AIS Portfolio Services, LP
 4515 N. Santa Fe Ave. Dept. APS
 Oklahoma City, OK 73118-7901

End of Label Matrix
 Mailable recipients 40
 Bypassed recipients 4
 Total 44